

CHARTER	COUNTY		LIQUIDITY AND INVESTMENT PORTFOLIO											
	12/31/2003			12/31/2002			12/31/2001			12/31/2000		12/31/1999		
SHORT TERM INVESTMENTS	119,488,000			100,547,000			93,342,000			56,854,000		68,512,000		
SHORT TERM ASSETS	165,654,000			199,056,000			204,117,000			142,843,000		135,512,000		
SHORT TERM NON CORE FUNDING	164,966,000			217,656,000			177,655,000			121,768,000		128,474,000		
NON CORE LIABILITIES	276,862,000			305,235,000			253,337,000			191,207,000		184,918,000		
FED HOME LOAN BOR MAT < 1 YR	0			0			0			0		0		
FED HOME LOAN BOR MAT > 1 YR	0			0			0			0		0		
OTH BORROWING MAT < 1 YR	13,974,000			4,845,000			7,689,000			7,222,000		4,064,000		
OTH BORROWING MAT > 1 YR	138,260,000			121,656,000			95,918,000			41,660,000		33,739,000		
DEBT SECURITIES 90+ DAYS P/D	0			0			0			0		1,000		
TOTAL NON-CURRENT DEBT SEC	361,000			397,000			1,299,000			40,000		37,000		
FAIR VALUE STRUCTURED NOTES	0			0			0			0		0		
PERCENT OF TOTAL ASSETS	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	BANK	PEER1	
SHORT TERM INVESTMENTS	19.01	6.36	87	16.16	6.35	88	17.36	6.70	85	15.08	6.20	20.62	5.46	
MARKETABLE EQUITY SEC (MES)	0.04	0.14	47	0.02	0.18	44	0.02	0.23	37	0.07	0.17	0.07	0.14	
CORE DEPOSITS	23.86	52.69	12	20.89	54.07	6	22.03	52.93	5	26.81	50.09	23.28	48.85	
S T NON CORE FUNDING	26.24	23.72	65	34.97	22.87	81	33.03	25.07	74	32.29	27.75	38.67	30.10	
LIQUIDITY RATIOS														
NET S T NONCORE FUND DEPENDENCE	19.66	20.82	47	46.50	19.47	91	37.89	21.79	82	31.20	26.68	34.38	29.66	
NET NON CORE FUND DEPENDENCE	68.04	35.81	87	81.28	34.33	95	71.90	35.33	91	64.58	39.72	66.74	40.83	
BROKERED DEPOSITS TO DEPOSITS	0.00	4.14	28	0.00	2.85	33	0.00	3.37	30	0.02	3.86	0.03	2.23	
BROKER DEP MAT < 1 YR TO BKR DEPS	NA	32.37	34	0.00	29.71	38	0.00	31.26	38	100.00	37.12	100.00	33.51	
SHORT TRM INV TO S T NCORE FUND	72.43	30.15	80	46.20	31.07	77	52.54	31.82	75	46.69	23.67	53.33	18.20	
SHORT TERM ASSET TO S T LIABS	97.86	88.69	64	89.39	88.05	58	110.55	84.83	72	109.97	65.58	101.02	65.72	
NET S T LIAB TO ASSETS	0.58	5.52	34	3.80	4.85	47	-3.62	7.03	24	-3.44	12.97	-0.41	13.53	
NET LOANS & LEASES TO DEPOSITS	55.42	89.20	12	60.09	92.55	16	62.36	92.40	14	65.16	94.84	61.98	98.33	
NET LN&LS TO CORE DEPOSITS	120.70	124.43	56	138.94	116.26	76	147.61	122.01	78	153.95	135.39	168.82	138.24	
NET LN&LS & SBLC TO ASSETS	36.62	63.08	8	37.15	64.93	9	41.93	65.25	10	51.07	67.30	49.88	68.49	
SECURITIES MIX														
HELD-TO-MATURITY % TOTAL SECS														
US TREAS & GOVT AGENCIES	0.00	0.61	79	0.00	0.10	83	0.00	0.11	81	0.00	0.41	0.00	0.39	
MUNICIPAL SECURITIES	0.00	0.34	63	0.00	0.27	69	0.00	0.33	70	0.00	0.68	0.00	0.86	
PASS-THROUGH MTG BACKED SECS	0.33	0.37	80	0.50	0.24	86	0.83	0.39	87	0.83	0.80	1.05	0.98	
CMO & REMIC MTG BACKED SECS	0.00	0.25	84	0.00	0.06	86	0.00	0.11	82	0.00	0.33	0.26	0.36	
ASSET BACKED SECURITIES	0.00	0.00	91	0.00	0.00	93	0.00	0.00	95	NA	0.00	NA	0.00	
OTHER DOMESTIC DEBT SECS	0.00	0.21	72	0.00	0.21	75	0.00	0.30	77	0.00	0.79	0.00	0.61	
FOREIGN DEBT SECURITIES	0.00	0.01	78	0.00	0.02	77	0.00	0.01	81	0.00	0.02	0.00	0.03	
TOTAL HELD-TO-MATURITY	0.33	3.47	57	0.50	2.11	63	0.83	2.63	65	0.83	4.63	1.30	5.89	
AVAILABLE-FOR-SALE % TOTAL SECS														
US TREASURY & GOVT AGENCIES	18.98	14.85	69	27.55	13.34	84	18.00	12.72	70	23.48	17.32	28.30	18.99	
MUNICIPAL SECURITIES	1.39	3.30	52	0.96	3.10	37	1.46	3.52	44	0.39	4.29	0.31	3.70	
PASS-THROUGH MTG BACKED SECS	57.59	30.97	76	49.82	31.83	68	54.16	30.96	77	50.53	26.72	40.89	27.19	
CMO & REMIC MTG BACKED SECS	3.80	13.95	43	4.80	15.46	38	0.17	14.91	20	6.05	11.02	9.52	11.92	
ASSET BACKED SECURITIES	3.40	3.81	76	0.00	4.49	41	0.00	5.49	42	NA	0.00	NA	0.00	
OTHER DOMESTIC DEBT SECS	0.40	9.28	19	0.33	7.23	22	0.01	7.49	12	0.01	12.99	0.94	12.12	
FOREIGN DEBT SECURITIES	13.66	0.38	97	15.87	0.43	97	25.18	0.67	97	17.52	0.85	17.52	1.62	
INV MUT FND & OTH MKTBL	0.46	0.81	52	0.17	1.26	48	0.20	1.70	37	0.40	1.23	0.43	1.01	
OTHER EQUITY SECURITIES	NA	0.00	98	NA	0.00	98	NA	0.00	98	0.81	3.19	0.80	2.88	
TOTAL AVAILABLE-FOR-SALE	99.67	93.53	42	99.50	94.19	37	99.17	93.79	34	99.17	90.60	98.70	88.57	
OTHER SECURITIES RATIOS:														
APP (DEP) HI RISK & STRUC/TICAP	0.00	0.00	94	0.00	0.00	93	0.00	0.00	91	0.00	0.00	0.00	-0.02	
APP (DEP) IN HTM SEC TO HTM SEC	5.38	1.02	90	5.71	1.15	93	3.07	0.60	90	0.71	0.24	-1.40	-0.67	
APP (DEP) IN HTM SEC TO EQY CAP	0.03	0.09	71	0.07	0.19	72	0.04	0.10	72	0.02	0.03	-0.05	-0.37	
PLEGDED SECURITIES TO TOT SEC	83.82	54.81	80	91.55	54.29	91	92.99	51.84	91	64.33	54.77	54.83	59.63	

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Liquidity and Investment Portfolio

The top portion of this page presents dollar information and ratios that can be used to assess the bank's liquidity position. The bottom portion of the page presents the principal components of the investment portfolio expressed as a percentage of total investment securities. End-of-period calculations that may be used to analyze the maturity distribution and the degree of appreciation or depreciation in the investment portfolio are also shown.

Short Term Investments (\$000)

The sum of:

- Interest-bearing bank balances
- + Federal funds sold and securities purchased under agreements to resell
- + Debt securities with a remaining maturity of one year or less
- + Acceptances of other banks (loans) and commercial paper (loans). Commercial paper not included from March 31, 1997 forward. Acceptances not included from March 31, 2001 forward.

Short Term Assets (\$000)

The sum of:

- Short term investments (defined above)
- + Loans and leases with a remaining maturity of one year or less
- Commercial Paper. Not available and not deducted from March 31, 1997 forward.
- Acceptances of other banks. Not available and deducted from March 31, 2001 forward.

Short Term Non Core Funding (\$000)

The sum of:

- + Time deposits of \$100M or more with a remaining maturity of one year or less

- + Brokered deposits issued in denominations of less than \$100M with a remaining maturity of one year or less
- + Other borrowed money with a remaining maturity one year or less
- + Time deposits with a remaining maturity of 1 year or less in foreign offices
- + Securities sold under agreements to repurchase and federal funds purchased
- + Demand notes issued to the U.S. Treasury (Not available from March 31, 2001 forward)

Non Core Liabilities (\$000)

The sum of:

- Total time deposits of \$100M or more
- + Other borrowed money (all maturities)
- + Foreign office deposits
- + Securities sold under agreements to repurchase and federal funds purchased
- + Insured brokered deposits issued in denominations of less than \$100,000
- + Demand notes issued to the U.S. Treasury (Not available from March 31, 2001 forward)

Federal Home Loan Bank Borrowing Maturity Under 1 Year

From March 31, 2001 forward includes information from schedule RC-M Federal Home Loan Bank Advances with a Remaining Maturity of One Year or Less (RCFD2651).

Federal Home Loan Bank Borrowing Maturing Over 1 Year

From March 31, 2001 forward that includes information from schedule RC-M Federal Home Loan Bank Advances with a Remaining Maturity of One to Three Years

(RCFDB565) plus Federal Home Loan Bank Advances with a Remaining Maturity of Over Three Years (RCFDB566).

Other Borrowing Maturing Under 1 Year

From March 31, 2001 forward includes information from schedule RC-M Other Borrowed Money with a Remaining Maturity of One Year or Less (RCFDB571). For prior quarters includes Other Borrowed Money with a Remaining Maturity One Year or Less (RCFD2332)

Other Borrowing Maturing Over 1 Year

From March 31, 2001 forward includes information from schedule RC-M Other Borrowed Money with a Remaining Maturity of One to Three Years (RCFDB567) plus Other Borrowed Money With Remaining Maturity of Over Three Years (RCFDB568). For prior quarters includes Other Borrowed Money with a Remaining Maturity of One to Three Years (RCFDA547) plus Other Borrowed Money With a Remaining Maturity of Over Three Years (RCFDA548)

Long Term Assets (\$000)

Is used in ratio calculations below but does not appear on the page. It is calculated as follows:

- Net loans and leases
- Acceptances of other banks (loans) Not available from March 31, 2001 forward.
- Commercial paper (loans). Not available from March 31, 1997 forward.
- + Held to maturity securities
- + Available for sale securities
- Debt securities with a remaining maturity of one year or less
- + Other real estate owned (non-investment)

Core Deposits (\$000)

Is used in ratio calculations but does not appear on the page. See page 4, balance sheet

All demand and savings deposits including money market deposit accounts and NOW and ATS accounts, savings deposits, plus time deposits in amounts of less than \$100 thousand.

Short Term Liabilities (\$000)

Is used in ratio calculations but does not appear on the page.

The sum of:

- Time deposits less than \$100,000 with a remaining maturity of one year or less
- + Time deposits of \$100M or more with a remaining maturity of one year or less
- + Other borrowed money with remaining maturity 1 year or less
- + Deposits in foreign offices with remaining maturity 1 year or less
- + Securities sold under agreements to repurchase and federal funds purchased
- + Demand notes issued to the U.S. Treasury (Not available from March 31, 2001 forward)

Not available prior to March 1996.

Non-Current Debt Securities & Other Assets:

Displays dollar data for non-current debt securities from schedule RC-N and RC-B.

Debt Securities 90+ Days P/D

Total Non-Current Debt Sec

Fair Value Structured Notes

Percent of Total Assets

Each category is divided by total assets at the end of the period.

Short Term Investments

Temporary investments divided by total assets.

Marketable Equity Securities (MES)

Investments in mutual funds and other equity securities with readily determinable values divided by total assets.

Core Deposits

Core deposits divided by total assets.

S.T. Non Core Funding

Short term non core funding divided by total assets.

Liquidity Ratios

Net S. T. Non Core Funding Dependence

Short term non core funding less short term investments divided by long term assets. Available from March 1996 forward.

Net Non Core Funding Dependence

Non core liabilities less short term investments divided by long term assets. Available for all periods.

Brokered Deposits to Deposits

Deposits acquired from brokers and dealers for the account of others divided by total deposits.

Brokered Deposits Maturing < 1 year to Brokered Deposits

Brokered deposits issued in amounts of less than \$100M and maturing in less than one year plus brokered deposits issued in amounts of \$100M or greater divided by total brokered deposits. Not available prior to March 1996.

Short Term Investments to Short Term Non Core Funding

Short Term investments divided by short term non core funding.

Short Term Assets to Short Term Liabilities

Short term assets divided by short term liabilities.

Net Short Term Liabilities to Assets

Short term liabilities less short term assets divided by total assets.

Net Loans & Leases to Deposits

Net loans, plus lease-financing receivables, divided by total deposits.

Net Loans & Leases to Core Deposits

Net loans, plus lease-financing receivables, divided by total core deposits.

Net Loans, Leases & Standby Letters of Credit to Assets

Net loans, plus lease-financing receivables and standby letters of credit, divided by total assets.

Securities Mix (Percent of Total Securities)

Securities are displayed in two groups based on whether they are classified as held-to-maturity or available-for-sale. Held-to-maturity securities are shown at cost, while available-for-sale securities are shown at fair value.

Within each group, a distribution by type of security is displayed. Individual outstanding balances for each security is divided by the end-of-period total of held-to-maturity and available-for-sale securities.

U.S. Treasury & Government Agencies

Securities issued by U.S. Treasury and U.S. Agencies and U.S. government sponsored agencies are displayed.

Municipal Securities

General obligation, revenue and industrial development bonds are shown. Available prior to March 31, 2001.

Pass-Through Mtg. Backed Secs

Pass through GNMA, FNMA and privately issued mortgage-backed securities are displayed.

CMO & Remic Mtg Backed ecs

CMO's and REMIC's issued by

FNMA and FHLMC, collateralized by MBS guaranteed by FNMA, FHLMC, GNMA and other private issues are displayed.

Asset Backed Securities

Available from March 31, 2001 forward. Asset backed securities include those backed by credit card receivables, home equity lines, automobile loans, other consumer loans, commercial loans and other assets.

Other Domestic Debt Securities

Foreign Debt Securities

Inv Mut F. & Oth MKTBL

Investments in mutual funds and other marketable securities. Shown in available for sale only.

Other Equity Securities

Includes other equity securities. Displayed as available-for-sale securities only.

Total Held-To-Maturity

Sum of all securities classified as held-to-maturity as a percent of total securities

Total Available-For-Sale

Sum of all securities classified as available-for-sale as a percent of total securities.

Other Securities Ratios:

App (Dep) Hi Risk & Struc/TICap

Fair value of high risk mortgage securities plus structured notes less amortized cost divided by tier one capital.

App (Dep) in HTM sec to HTM Sec

Prior to March 31, 1994, the total market value of all investment securities, less the total book value of all investment securities divided by the total book value of all investment securities.

From March 31, 1994 and subsequent, calculated for held-to-maturity securities.

App (Dep) in HTM Sec to Eqy Cap

Prior to March 31, 1994, the total market value of all investment securities, less the total book value of all investment securities divided by total equity capital.

From March 31 and subsequent, calculated for just held-to-maturity securities.

Pledged Securities to Total Securities

The book value of all securities as defined above that are pledged to secure deposits, repurchase transactions, or other borrowing (regardless of the balance of the deposits or other liabilities against which the securities are pledged), as performance bonds under futures or forward contracts, or for any other purpose, divided by total securities.

CHARTER	COUNTY	CAPITAL ANALYSIS												
		12/31/2003			12/31/2002			12/31/2001			12/31/2000		12/31/1999	
END OF PERIOD CAPITAL (\$000)														
PERPETUAL PREFERRED		0			0			0			0			0
+ COMMON STOCK		1,785,000			1,785,000			1,476,000			1,211,000			1,211,000
+ SURPLUS		16,318,000			16,304,000			16,020,000			12,614,000			11,066,000
+ UNDIVIDED PROFITS		19,590,000			16,347,000			16,149,000			8,658,000			7,376,000
+ ACCUM OTHER COMP INCOME		-202,000			1,104,000			-372,000			-282,000			-1,261,000
+ OTHER EQUITY CAPITAL COMP		0			0			0			0			0
TOTAL EQUITY CAPITAL		37,491,000			35,540,000			33,273,000			22,201,000			18,392,000
SUBORD NOTES & DEBENTURES		8,028,000			8,528,000			9,467,000			6,349,000			5,430,000
CHANGES IN TOTAL EQUITY (\$000)														
BALANCE AT BEGINNING OF PERIOD		35,540,000			33,273,000			22,201,000			18,392,000			19,284,000
+ NET INCOME		5,178,000			1,213,000			2,530,000			3,605,000			3,788,000
+ SALE OR PURCHASE OF CAPITAL		0			0			0			0			0
+ MERGER & ABSORPTIONS		0			878,000			10,949,000			1,734,000			0
+ REST ATE DUE TO ACCTG ERROR&CHG		0			0			0			0			0
+ TRANS WITH PARENT		4,000			0			146,000			0			50,000
- DIVIDENDS		1,925,000			1,300,000			2,450,000			2,700,000			3,175,000
+ OTHER COMPREHENSIVE INCOME		-1,306,000			1,476,000			-103,000			1,170,000			-1,555,000
BALANCE AT END OF PERIOD		37,491,000			35,540,000			33,273,000			22,201,000			18,392,000
INTANGIBLE ASSETS														
MORTGAGE SERVICING RIGHTS		4,781,000			3,230,000			4,719,000			3,548,000			2,544,000
+ PURCH CRED CARD RELATION		23,000			22,000			20,000			23,000			26,000
+ OTHER INTANGIBLES		193,000			63,000			23,000			56,000			62,000
+ GOODWILL		2,315,000			2,159,000			1,739,000			1,167,000			1,027,000
TOTAL INTANGIBLES		7,312,000			5,474,000			6,501,000			4,794,000			3,659,000
MEMO: GRANDFATHERED INTANG		0			0			0			10,000			19,000
CAPITAL RATIOS		BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	BANK	PEER1
PERCENT OF TOTAL EQUITY:														
NET LOANS & LEASES (X)		4.83	7.13	15	5.08	7.30	19	5.26	7.34	18	7.01	7.85	7.10	8.26
SUBORD NOTES & DEBENTURES		21.41	14.83	64	24.00	15.71	65	28.45	17.87	71	28.60	18.39	29.52	19.17
LONG TERM DEBT		21.41	14.83	64	24.00	15.71	65	28.45	17.87	71	28.60	18.39	29.52	19.17
COM RE & RELATED VENTURES		16.21	143.82	9	16.75	139.87	9	25.09	139.36	11	28.51	129.95	29.52	127.67
PERCENT OF AVERAGE TOTAL EQUITY:														
NET INCOME		14.07	15.46	39	3.49	16.26	4	9.99	14.10	24	18.01	13.47	20.10	17.45
DIVIDENDS		5.23	9.72	27	3.74	10.81	15	9.67	9.65	50	13.49	9.14	16.85	11.26
RETAINED EARNINGS		8.84	5.05	72	-0.25	4.15	29	0.32	3.80	28	4.52	3.10	3.25	5.55
OTHER CAPITAL RATIOS:														
DIVIDENDS TO NET OPER INCOME		37.18	60.47	26	107.17	66.47	76	96.80	68.34	71	74.90	65.01	83.82	66.17
EQUITY CAPITAL TO ASSETS		5.96	8.43	9	5.71	8.37	11	6.19	8.34	12	5.89	7.99	5.54	7.74
GROWTH RATES:														
TOTAL EQUITY CAPITAL		5.49	9.64	49	6.81	11.81	40	49.87	18.88	87	20.71	34.45	-4.63	11.90
EQUITY GROWTH LESS ASST GROWTH		4.48	1.16	65	-8.91	2.53	15	7.25	3.49	64	7.19	4.78	-16.59	-1.54
INTANG ASSETS % TOTAL EQUITY														
MORTGAGE SERVICING RIGHTS		12.75	2.39	91	9.09	1.73	91	14.18	2.22	92	15.98	2.11	13.83	3.43
GOODWILL		6.17	13.28	35	6.07	12.51	36	5.23	11.90	40	5.26	11.30	5.58	10.80
PURCH CREDIT CARD RELATION		0.06	0.02	86	0.06	0.02	83	0.06	0.02	84	0.10	0.05	0.14	0.04
ALL OTHER INTANGIBLES		0.51	1.67	36	0.18	1.58	22	0.07	1.68	27	0.25	1.37	0.34	1.05
TOTAL INTANGIBLES		19.50	19.14	54	15.40	17.87	48	19.54	17.51	60	21.59	17.39	19.89	16.65

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Capital Analysis

This page presents end-of-period capital by call report definition, a reconciliation of total equity capital from period to period, an analysis of intangible assets and a series of capital ratios. Ratios using after tax income and dividends have been adjusted for assumed tax rates. See Section II Technical Information.

End-of-Period Capital (\$000)

The dollar figures for each category are brought directly forward from the end-of-period Report of Condition schedule RC.

Perpetual Preferred Stock

Common Stock

Surplus

Undivided Profits

Accumulated Other Comprehensive Income

From March 31, 2001 forward includes accumulated other comprehensive income. For prior quarters includes accumulated G/L cash flow hedges, unrealized G/L available for sale securities, cumulative foreign current adjustment.

Other Equity Capital Components

Available from March 31, 2001 forward and includes other equity capital components.

Total Equity Capital

Sum of all capital components above.

Subordinated Notes & Debentures

Subordinated notes and debentures as reported on schedule RC.

Changes in Total Equity (\$000)

Displays the reconciliation of

changes in equity capital from schedule RI-A. The source of a change in capital may be identified in this section.

Balance at Beginning of Period

Net Income

Sale or Purchase Of Capital

Merger & Absorptions

Restatements due to Accounting Errors and Changes

From March 31, 2001 forward includes restatements due to corrections of material accounting errors and changes in accounting. For prior quarters includes cumulative accounting changes as well as restatements due to accounting errors and changes.

Transactions With Parent

Less: Dividends

Other Comprehensive Income

From March 31, 2001 forward includes other comprehensive income. For prior quarters includes net other increases or decreases which is defined as net change in holding gains (losses) on available for sale securities and foreign currency translation adjustments

Balance At End Of Period

Intangible Assets

Displays categories of intangible assets as reported in schedule RC-M.

Mortgage Servicing Rights

Purchased Credit Card Relation

Other Intangibles

Goodwill

Total Intangibles

Memo: Grand fathered Intangibles

Intangible assets that have been grandfathered for regulatory capital purposes.

Capital Ratios

Ratios are calculated by dividing by total equity capital as shown on schedule RC.

Percent of Total Equity:

Net Loans & Leases (X)

Unlike the other ratios displayed under this heading, this ratio is *multiple*, e.g., shows the number of times net loans and lease-financing receivables exceed equity capital.

Subordinated Notes and Debentures—Percent of Total Equity

Subordinated notes and debentures divided by total equity capital.

Long-Term Debt—Percent of Total Equity

Subordinated notes and debentures, plus mortgage indebtedness and liability for capitalized leases, divided by total equity capital.

Com Re & Related Ventures

The sum of construction and land development loans, non-farm non-residential mortgages, unsecured loans to finance commercial real estate, construction and land development, other real estate owned, investments in unconsolidated subsidiaries and associated companies divided by total equity.

Percent of Average Total Equity:

The following ratios use average equity derived from end-of-period balance for the prior year end and current year's end-of-period balances.

Net Income—Percent of Average Total Equity

Net income divided by average total equity capital.

Dividends—Percent of Average Total Equity

Cash dividends declared on common & preferred stock

Retained Earnings—Percent of Average Total Equity

Net income, less cash dividends declared, divided by average total equity.

Other Capital Ratios:

Dividends to Net Operating Income

Cash dividends declared, as a per-

cent of Net Operating Income as defined for UBPR Page 02.

Equity Capital to Assets

All common stock plus perpetual preferred stock, plus surplus, plus undivided profits and reserve for contingencies and other capital reserves, divided by assets.

Growth Rates:

For each of the captions in this grouping, the growth rate is determined by subtracting the account balance at the end of the corresponding period in the prior year from the current account balance and dividing the result by the account balance at the end of the corresponding period in the prior year. The “equity growth less asset growth” ratio is included in this grouping for analysis purposes

even though it is not technically a growth rate.

Total Equity Capital

Equity Growth Less Asset Growth

The difference between equity capital and asset growth rates.

Intangibles Assets % Total Equity

Individual categories of intangible assets are shown as a percent of total equity.

Mortgage Servicing Rights

Goodwill

Purchased Credit Card Relation

Other Intangibles

Total Intangibles

CHARTER	COUNTY	CAPITAL ANALYSIS												
		12/31/2003			12/31/2002			12/31/2001			12/31/2000		12/31/1999	
RISK BASED CAPITAL (\$000)														
TIER ONE CAPITAL														
TOTAL EQUITY CAPITAL ADJUSTED		37,958,000			34,454,000			33,773,000			22,626,000			19,788,000
- INELIGIBLE DEF TAX ASSETS		0			0			0			0			0
- INELIGIBLE INTANGIBLES		2,986,000			2,546,000			2,217,000			1,539,000			1,088,600
NET TIER ONE		34,972,000			31,908,000			31,556,000			21,087,000			18,699,400
TIER TWO CAPITAL														
+ QUALIF DEBT AND REDEEM PFD		6,909,000			7,525,000			6,916,000			5,668,000			5,129,000
+ CUMULATIVE PREFERRED STOCK		0			0			550,000			0			0
+ ALLOWABLE LN&LS LOSS ALLOW		3,404,000			3,935,000			3,558,000			2,569,000			2,424,000
+ UNRL GAIN MKTBL EQY SEC (45%)		5,000			0			0			83,250			76,500
+ OTHER TIER 2 CAPITAL COMP		0			0			0			0			0
NET ELIGIBLE TIER TWO		10,318,000			11,460,000			11,024,000			8,320,250			7,629,500
TOTAL RBC BEFORE DEDUCTIONS		45,290,000			43,368,000			42,580,000			29,407,250			26,328,900
TIER ONE & TIER TWO		45,290,000			43,368,000			42,580,000			29,407,250			26,328,900
TIER THREE & FIN SUB ADJ		0			0			0			0			0
- RECIPROCAL CAPITAL HOLDINGS		0			0			0			0			0
- DEDUCTIONS FOR TOTAL RBC		0			20,000			20,000			0			0
TOTAL RISK-BASED-CAPITAL		45,290,000			43,348,000			42,560,000			29,407,250			26,328,900
RISK-WEIGHTED ASSETS														
ON-BALANCE SHEET														
CATEGORY TWO - 20%		26,408,600			24,254,400			23,785,400			18,344,800			16,840,000
CATEGORY THREE - 50%		25,278,500			27,620,500			18,302,000			18,545,000			16,366,500
CATEGORY FOUR - 100%		146,854,000			158,321,000			170,985,000			137,186,000			115,386,000
TOTAL ON-BALANCE SHEET		198,541,100			210,195,900			213,072,400			174,075,800			148,592,500
MEMO: CATEGORY ONE - 0%		96,292,000			93,416,000			72,116,000			52,554,000			48,777,000
OFF- BALANCE SHEET														
CATEGORY TWO - 20%		38,921,600			31,473,600			22,931,000			13,013,000			13,368,600
CATEGORY THREE - 50%		51,304,500			51,547,000			48,747,000			21,989,500			17,738,500
CATEGORY FOUR - 100%		61,825,538			65,371,000			73,116,188			55,934,000			53,801,000
TOTAL OFF-BALANCE SHEET		152,051,638			148,391,600			144,794,188			90,936,500			84,908,100
MEMO: CATEGORY ONE - 0%		133,939,100			100,922,500			115,407,600			87,324,000			73,190,000
ADJUSTMENTS TO RISK-WGT ASSETS														
RISK-WIEGHTED ASSET BEFORE DED		350,592,738			358,587,500			357,866,588			265,012,300			233,500,600
- INELIGIBLE DEF TAX ASSETS		0			0			0			0			0
- INELIGIBLE INTANGIBLES		0			0			0			0			0
- RECIPROCAL CAPITAL HOLDINGS		0			0			0			0			0
- EXCESS ALLOWABLE LN&LS LOSS AL		0			0			0			0			0
- ALLOCATED TRANSFER RISK RESERV		71,000			111,000			0			0			0
+ MKT RISK ASSETS & FIN SUB ADJ		83,696,000			31,254,000			22,019,000			5,181,000			4,943,000
TOTAL RISK-WEIGHTED ASSETS		434,217,738			389,730,500			379,885,588			270,193,300			238,443,600
RISK-BASED CAPITAL RATIOS														
TIER ONE RBC TO RISK-WGT ASSETS		8.05	9.68	23	8.19	9.59	27	8.31	9.16	35	7.80	8.52	7.84	8.47
TOTAL RBC TO RISK-WEIGHT ASSETS		10.43	12.12	4	11.12	12.25	23	11.20	12.01	35	10.88	11.20	11.04	11.19
TIER ONE LEVERAGE CAPITAL		5.57	7.11	5	5.25	7.00	5	5.41	7.09	4	5.98	7.01	6.00	7.04
OTHER CAPITAL RATIO:														
DEF TAX ASSET TO T1 CAP		0.00	0.85	67	0.00	0.60	70	3.21	1.16	77	2.40	1.14	4.54	2.61

NOTE: FROM MARCH 31, 2001 FORWARD RISK BASED CAPITAL RATIOS AND DATA DO INCLUDE ADJUSTMENT FOR FINANCIAL SUBSIDIARIES.
FOR BANKS WITH FINANCIAL SUBSIDIARIES PLEASE REFER TO CALL REPORT FOR INFORMATION ON THE ADJUSTMENT.

UBPR Page 11A

Risk Based Capital (\$000)

Risk based capital is the standard for federal banking agency regulatory capital. It relates eligible capital to on and off balance sheet assets that have been assigned an appropriate conversion factor and risk weight. Assets, both on and off balance sheet are assigned to one of four broad risk weight categories which are based the obligor, nature of collateral, guarantor or nature of the instrument.

The source for on and off balance sheet risk weighting information is schedule RC R, where banks report assets by major risk category. From March 31, 2001 forward all risk based capital information on page 11a is derived solely from data as reported on the call form. This includes capital; risk weighted asset details as well as individual ratios displayed on this page. Note that data reported for tier 1 capital, tier 2 capital, total capital and risk weighted assets are revised to include the adjustment for financial subsidiaries. Those adjustments are needed for correct calculation of risk based capital ratios.

For quarters prior to March 31, 2001 not all banks are required to file complete RC R information. For those banks that do not file a complete schedule RC R, the agencies have developed an estimation module that uses information from the report of condition to estimate risk weighted assets. Approximately 80% of banks were not required to file details for risk weighted assets. The module follows that used by the FDIC risk based insurance premium assessments.

Capital is separated into three major groups—tier one and tier two and tier three capital. Tier one is an adjusted equity capital, while tier two considers certain preferred stock and debt instruments for eligibility. Tier three capital includes an allocation for market risk. All components are combined to form total capital. Estimated and actual calculations of risk based capital are available to the general public.

Risk Based Capital (\$000)

Details the components of tier one and tier two capital.

Tier One Capital

Total Equity Capital Adjusted

From March 31, 2001 forward includes data from RC-R: total equity capital, the following adjustments: for net unrealized gains (losses) on available for sale securities, for unrealized loss on available for sale equity securities, for accumulated gains (losses) on cash flow hedges, for non-qualifying perpetual preferred stock, qualifying minority interest in consolidated subsidiaries, and other additions (deletions) to equity capital. Also the adjustment for financial subsidiaries from schedule RC-R reported in tier 1 capital on schedule RC-R is deducted.

For prior quarters includes the sum of common stock, surplus, undivided profits, net worth certificates, cumulative foreign currency adjustments less unrealized loss on marketable equity securities, noncumulative perpetual preferred stock, minority interest in consolidated subsidiaries.

Minus Ineligible Def. Tax Assets

From March 31, 2001 forward from RC-R. For prior quarters from schedule RC F.

Minus Ineligible Intangibles

From March 31, 2001 forward from RC-R.

For prior quarters ineligible intangible assets is calculated by subtracting eligible intangible assets from total intangible assets on schedule RC M. Eligible intangible assets are composed of purchased credit card relationships and mortgage servicing rights subject to an overall limit of 100% of tier one capital.

From June 30, 1997 forward mortgage servicing rights in this calculation are the lesser of book value or 90% of fair value.

Additionally, state chartered member banks are allowed certain grand fathered intangibles as defined in schedule RC M.

Net Tier One

From March 31, 2001 forward tier 1 capital from RC-R less the adjustment for financial subsidiaries. For prior quarters it is the sum of the above capital components.

Tier Two Capital

Qualifying Debt and Redeemable Preferred

From March 31, 2001 forward includes qualifying subordinated debt and redeemable preferred stock from RC-R.

For prior quarters includes:

Allowable subordinated debt and intermediate term preferred stock and other limited life instruments from schedule RC R. The components are discounted by maturity as follows:

1 to 2 years = 20%

2 to 3 years = 40%

3 to 4 years = 60%

4 to 5 years = 80%

over 5 years = 100%

Subordinated debt is also limited to 50% of tier one capital.

Plus mandatory convertible debt from RC M.

Plus Cumulative Preferred Stock

From March 31, 2001 forward includes cumulative perpetual preferred stock includible in tier w from RC-R. For prior quarters preferred stock minus non cumulative perpetual preferred stock from schedules RC and RC M.

Plus Allowable Loans & Lease Loss Allowance

From March 31, 2001 forward includes

allowance for loan and lease losses includible in tier 2 from RC-R. For prior quarters the allowance for loan and lease losses is limited to 1.25% of gross risk weighted assets, which is defined as risk weighted assets minus ineligible intangible assets, and if applicable minus ineligible deferred tax assets. From March 31, 1997 forward for banks filing FFIEC 031, 032 AND 033 based on the Balance end of Current Period from RI B.II. For banks filing FFIEC 034 and for all banks for prior quarters based on Schedule RC Allowance for Loan and Lease Losses.

Plus-Unrealized Gain Marketable Equity Securities (45%)

From March 31, 2001 forward includes unrealized gains on available for sale equity securities includible in tier 2 from RC-R. For prior quarters from September 30, 1998 forward 45% of the unrealized gain in marketable equity securities is included in tier two capital.

Other Tier Two Capital Components

Other Tier 2 Capital Components as reported on schedule RC-R item 16.

*Net Eligible Tier Two**

From March 31, 2001 forward allowable tier 2 capital from RC-R including other tier two capital components. For prior quarters the sum of all tier two capital components. Tier two capital cannot exceed 100% of tier one capital.

Total RBC Before Deductions

Tier One & Tier Two

Sum of net tier one and net eligible tier two capital.

Tier Three and Financial Subsidiary Adjustment

From March 31, 2001 forward includes tier 3 capital allocated for market risk from RC-R. Also includes 50% of the adjustment for financial subsidiaries reported as reported on schedule RC-R in total capital. For prior quarters includes reported tier three capi-

tal from call schedule RC-R for banks filing 031 and 032 call forms, from March 31, 1998 forward.

Minus Reciprocal Capital Holdings

Available for quarters prior to March 31, 2001 includes interbank holdings of capital instruments from schedule RC M. Reported only in December, so for interim quarters, the prior year end figure is used.

Deductions for Total RBC

Total deductions for risk based capital as reported on schedule RC-R.

Total Risk Based Capital

From March 31, 2001 forward total risk based capital from RC-R less the adjustment for financial subsidiaries. For prior quarters include tier one plus tier two capital plus tier three capital less reciprocal holdings.

Risk Weighted Assets

On Balance Sheet

From March 31, 2001 forward risk weighted asset information for all banks is retrieved from RC-R. For prior quarters on balance sheet assets are derived either from schedule RC R for banks that file complete RC R data, or from a variety of report of condition schedules for those banks that do not file complete RC R data. Note that available for sale securities are counted at cost for risk based capital purposes.

Category Two—20%

From March 31, 2001 forward the total of components in the 20% balance sheet asset categories on RC-R is multiplied by 20%.

For prior quarters components listed below are multiplied by 20% risk weight. For banks filing RC R, it is composed of assets assigned to the 20% risk weight category.

For banks not filing RC R, federal funds sold, securities purchased under resell agreements, assets held

in trading accounts, passthrough securities issued by FNMA and FHLMC, CMOs issued by FNMA and FHLMC, private issue CMOs collateralized or guaranteed by guaranteed by FNMA, FHLMC or GNMA, US government sponsored agencies, general obligation securities of state and political subdivisions in the US, acceptances of other banks.

Additionally, for banks filing FFIEC form 034, add interest bearing bank balances and Noninterest bearing bank balances less currency and coin. For other banks, add cash items in process of collection.

Category Three—50%

From March 31, 2001 forward the total of components in the 50% balance sheet asset category on RC-R is multiplied by 50%. For prior quarters components listed below are multiplied by 50% risk weight.

For banks filing RC R, it is composed of assets assigned to the 50% risk weight category.

For banks not filing RC R completely, the sum of loans secured by first liens on 1-4 family residential properties, state and local subdivision revenue obligations, privately issued pass through securities, all other privately issued CMO & REMIC s.

Category Four—100%

From March 31, 2001 forward the total of all components in the 100% balance sheet asset category is risk weighted at 100%. For prior quarters components listed below are multiplied by 100% risk weight.

For banks filing RC R, it is composed of assets assigned to the 100% risk weight category. For banks filing RC R items 4 through 9 the estimate of unrealized loss on marketable equity securities is not deducted from March 31, 1997 forward.

For banks not filing RC R, total assets are adjusted to place available for sale securities on a cost basis except for losses on marketable equity securities, plus allowance for loan losses and

allocated transfer risk reserve, less assets assigned to 0%, 20%, 50% risk weight categories, less participation in acceptances conveyed to others (banks filing FFIEC 031, 032, 033). From September 30, 1998 forward 45% of the unrealized gain on marketable equity securities is added to risk weighted assets.

Total On Balance Sheet

Sum of all risk weighted on balance sheet assets.

Memo: Category One—0%

From March 31, 2001 forward the total of components in the 0% balance sheet category is displayed. For prior quarters components listed below are multiplied by 0% risk weight. (For display no weighting is done).

For banks filing RC-R, it is composed of assets assigned to the 0% risk weight category.

For banks not filing complete RC-R data, U.S. Treasury securities, securities issued by U.S. Treasury agencies, pass through securities guaranteed by GNMA, currency and coin.

Additionally, for banks filing FFIEC 031, 032 and 033, balances due from Federal Reserve.

Off Balance Sheet

From March 31, 2001 forward risk weighted asset information for all banks is retrieved from RC-R. For prior quarters off balance sheet assets are derived from schedule RC R for banks that file all RC-R data. For banks that do not file all data, information from schedule RC-L is used. For banks not filing RC-R data, the off balance sheet amounts are first converted to an on balance sheet equivalent using a conversion factor then the appropriate risk weight is applied.

Category Two—20%

From March 31, 2001 forward all components in the RC-R off balance sheet 20% category are summed and multiplied by 20%. For prior quarters com-

ponents listed below are multiplied by 20% risk weight.

For banks filing RC-R, credit equivalents of off balance sheet items assigned to the 20% risk weight category are used.

For banks not filing all RC R data, the following items are converted at the appropriate rate.

Financial standby letters of credit conveyed to others and securities lent are converted at 100%, and performance standby letters of credit conveyed to others are converted at 50%.

Additionally, for banks filing FFIEC 031, 032 and 033, participation in acceptances conveyed to others are converted at 100% and participation in commitments with an original maturity over 1 year conveyed to others are converted at 50%.

Category Three—50%

From March 31, 2001 forward all components in the RC-R off balance sheet 50% category are summed and multiplied by 50%. For prior quarters components listed below are multiplied by 50% risk weight.

For banks filing RC-R, credit equivalents of off balance sheet items assigned to the 50% risk weight category are used.

For banks not filing all RC-R data, the following items are converted at the 100% rate; Principal balance of FNMA and FHLMC pools transferred and principal balance of private mortgage pools transferred. From March 31, 1997 forward includes from RC-L, Outstanding principal balance of first lien 1 to 4 family residential mortgage loans.

Category Four—100%

From March 31, 2001 forward all components in the RC-R off balance sheet 100% category are summed and risk weighted at 100%. For prior quarters components listed below are multiplied by 100% risk weight.

For banks filing RC-R, credit equivalents of off balance sheet items

assigned to the 100% risk weight category are used.

For banks not filing all RC-R data, the following items are converted at the appropriate rate.

Financial standby letters of credit less financial letters of credit conveyed to others, participation in acceptances acquired by the reporting bank, outstanding balance of Farmer Mac pools transferred, all other off balance sheet items are converted at 100%.

Performance standby letters of credit less performance standby letters of credit conveyed to others, unused commitments with an original maturity over 1 year, less that conveyed to others (FFIEC 031, 032 and 033) is converted at 50%.

Letters of credit are converted at 20%. From March 31, 1997 forward includes from RC-L Outstanding principal balance of other financial assets. From March 31, 1997 forward includes from RC-L, Outstanding principal balance of other financial assets.

Total Off Balance Sheet

Sum of the above risk weighted credit equivalents of off balance sheet items.

Memo: Category One—0%

From March 31, 2001 forward all components in the RC-R off balance sheet 0% category are summed and displayed. For prior quarters components listed below are multiplied by 0% risk weight. For display purposes no weighting is done.

For banks filing RC-R, credit equivalents of off balance sheet items assigned to the 0% risk weight category are used.

For banks not filing all RC-R data no estimation is made.

Adjustments to Risk Weighted Assets

Risk Weighted Asset Before Deductions

The sum of total on and off balance sheet risk weighted assets.

Minus Ineligible Deferred Tax Assets

Not available from March 31, 2001 forward. Prior to March 31, 2001 and from March 31, 1997 forward for banks filing call Schedule RC-R3-7 this item will be zero. See tier one capital for definition.

Minus Ineligible Intangibles

Not available from March 31, 2001 forward. Prior to March 31, 2001 and from March 31, 1997 forward for banks filing call Schedule RC-R3-7 this item will be zero. See tier one capital for definition.

Minus Reciprocal Capital Holdings

Not available from March 31, 2001 forward. See tier two capital for definition.

Minus Excess Allowable Loans & Lease Allowance

From March 31, 2001 forward excess allowance for loan and lease losses from RC-R. For prior quarters allowance for loan and lease losses less allowable loan and lease loss included in tier two capital.

Minus Allocated Transfer Risk Reserve

Allocated transfer risk reserve.

Market Risk Equivalent Assets & Financial Subsidiary Adjustment

From March 31, 2001 forward includes market risk equivalent assets from RC-R. Also includes the adjustment to risk weighted assets for financial subsidiaries as reported on schedule RC-R. For prior quarters includes reported market risk equivalent assets from schedule RC-R for banks filing 031 and 032 call forms from March 31, 1998 forward.

Total Risk Weighted Assets

From March 31, 2001 forward total risk weighted assets from RC-R less the adjustment for financial subsidiaries. For prior quarters this item is the total of the risk weighted assets calculated above including adjustments.

Risk Based Capital

Tier One RBC to Risk Weighted Assets

From March 31, 2001 forward if the bank reports financial subsidiaries then the tier 1 risk based capital ratio adjusted for financial subsidiaries is displayed from RC-R. Otherwise the unadjusted tier 1 risk based capital ratio is displayed from RC-R. For prior

quarters tier one capital divided by risk weighted assets.

Total RBC to Risk Weigh Assets

From March 31, 2001 forward if the bank reports financial subsidiaries then the adjusted total risk based capital ratio is displayed. Otherwise the unadjusted total risk based capital ratio is displayed. For prior quarters it is calculated by dividing total risk based capital by risk weighted assets.

Tier One Leverage Capital

From March 31, 2001 forward if the bank reports financial subsidiaries then the tier 1 leverage ratio adjusted for financial subsidiaries is displayed from RC-R. Otherwise the unadjusted tier leverage ratio is displayed from RC-R

For prior quarters tier one capital is divided by adjusted average assets. Average assets from schedule RC-K is adjusted for ineligible intangible assets and deferred tax assets as used in tier one capital.

Other Capital Ratio:

Deferred Tax Asset to Tier One Capital

Deferred tax assets from RC-F divided by tier one capital.

CHARTER

COUNTY

ONE QUARTER ANNUALIZED INCOME ANALYSIS

	12/31/2003			9/30/2003			6/30/2003			3/31/2003		12/31/2002	
	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	BANK	PEER1
EARNINGS AND PROFITABILITY													
PERCENT OF AVERAGE ASSETS:													
INTEREST INCOME (TE)	2.68	4.38	9	2.70	4.25	9	2.89	4.46	9	3.08	4.56	3.12	4.85
- INTEREST EXPENSE	1.18	1.19	57	1.24	1.15	58	1.35	1.27	58	1.47	1.33	1.60	1.52
NET INTEREST INCOME (TE)	1.50	3.20	8	1.46	3.07	8	1.54	3.15	8	1.61	3.19	1.52	3.30
+ NONINTEREST INCOME	2.08	2.04	64	1.90	2.12	41	2.49	2.00	73	2.27	2.04	1.62	2.08
- NON-INTEREST EXPENSE	2.54	3.04	30	2.35	3.10	19	2.75	3.03	36	2.82	3.04	3.27	3.12
- PROVISION: LOAN&LEASE LOSSES	-0.15	0.31	4	0.03	0.27	8	0.14	0.33	23	0.31	0.34	0.36	0.39
PRETAX OPERATING INCOME (TE)	1.19	1.94	20	0.99	1.87	16	1.14	1.82	19	0.74	1.92	-0.49	1.91
+ REALIZED GAINS/LOSSES SECS	0.02	0.02	67	0.10	0.00	87	0.48	0.11	91	0.30	0.10	0.50	0.07
PRETAX NET OPERATING INC (TE)	1.21	1.96	20	1.09	1.86	17	1.62	1.96	27	1.05	2.05	0.00	2.02
NET OPERATING INCOME	0.86	1.29	21	0.71	1.24	17	1.01	1.29	26	0.69	1.35	-0.07	1.34
ADJUSTED NET OPERATING INCOME	0.65	1.26	17	0.54	1.23	12	0.95	1.30	24	0.76	1.35	-0.05	1.38
NET INCOME ADJUSTED SUB S		1.31	N/A		1.24	N/A		1.29	N/A		1.35		1.33
NET INCOME	0.86	1.31	20	0.71	1.24	17	1.01	1.29	26	0.69	1.35	-0.07	1.33
MARGIN ANALYSIS:													
INT INC (TE) TO AVG EARN ASSETS	3.00	4.85	9	3.06	4.73	9	3.25	4.95	9	3.45	5.06	3.52	5.39
INT EXPENSE TO AVG EARN ASSETS	1.32	1.31	56	1.41	1.28	61	1.52	1.41	57	1.65	1.48	1.81	1.69
NET INT INC-TE TO AVG EARN ASST	1.68	3.53	8	1.65	3.41	8	1.73	3.50	8	1.80	3.54	1.71	3.66
LOAN & LEASE ANALYSIS													
NET LOSS TO AVERAGE TOTAL LN&LS	0.17	0.53	17	0.63	0.44	78	0.66	0.50	69	0.80	0.52	1.16	0.60
EARNINGS COVERAGE OF NET LOSS(X)	19.50	10.23	84	4.92	9.05	32	6.41	10.26	38	4.49	9.45	-0.40	7.15
LN&LS ALLOWANCE TO NET LOSSES(X)	9.38	3.56	91	2.62	3.85	31	2.97	3.81	38	2.59	3.52	1.71	2.82
CAPITALIZATION													
CASH DIVIDENDS TO NET INCOME	46.26	77.08	34	60.98	61.35	53	25.03	52.57	35	18.50	43.64	-88.50	71.55
RETAIN EARN TO AVG TOT EQUITY	7.80	2.34	71	4.80	4.60	49	12.97	6.01	73	9.71	7.75	-2.38	3.79
YIELD ON OR COST OF:													
TOTAL LOANS & LEASES (TE)	4.41	5.46	13	4.42	5.34	15	4.66	5.50	15	4.90	5.55	4.95	5.90
LOANS IN DOMESTIC OFFICES	4.49	5.43	15	4.45	5.31	16	4.70	5.47	15	4.97	5.51	4.67	5.91
REAL ESTATE	4.92	5.34	24	4.69	5.31	16	4.77	5.54	15	5.05	5.69	4.63	6.05
COMMERCIAL & INDUSTRIAL	4.96	5.05	53	5.20	5.07	57	6.06	5.34	69	6.50	5.32	5.48	5.67
INDIVIDUAL	4.89	6.45	27	5.10	5.99	32	5.29	6.42	30	5.68	6.54	6.72	6.98
CREDIT CARD PLANS	NA	4.72	52	NA	4.16	56	NA	3.66	58	NA	4.06	NA	4.50
AGRICULTURAL	0.00	3.78	19	0.00	4.02	17	0.00	4.50	15	0.00	4.67	0.00	5.13
LOANS IN FOREIGN OFFICES	0.00	1.18	71	0.00	0.33	73	0.00	0.43	73	0.00	0.98	0.00	0.93
TOTAL INVESTMENT SECURITIES(TE)	4.64	4.26	69	4.85	4.15	79	4.76	4.59	61	4.72	4.74	4.73	5.13
TOTAL INVESTMENT SECURITIES(BOOK)	4.60	4.14	71	4.82	4.05	80	4.75	4.44	67	4.69	4.61	4.68	4.98
U S TREAS & AGENCY (EXCL MBS)	3.64	3.05	54	3.82	3.20	54	3.71	3.30	53	3.64	3.39	3.59	3.78
MORTGAGE BACKED SECURITIES	4.84	4.41	73	5.06	4.27	76	5.34	4.65	78	5.37	4.93	5.76	5.33
ALL OTHER SECURITIES	4.76	4.26	64	4.38	4.52	49	3.35	4.93	16	3.95	5.01	3.40	5.20
INTEREST-BEARING BANK BALANCES	3.06	1.68	87	0.70	1.58	17	2.49	1.52	83	2.73	1.88	1.60	2.08
FEDERAL FUNDS SOLD & REALES	1.18	1.18	69	1.22	1.20	75	1.49	1.24	84	1.83	1.24	2.01	1.58
TOTAL INT-BEARING DEPOSITS	1.10	1.22	42	1.16	1.19	52	1.34	1.34	50	1.54	1.38	1.77	1.63
TRANSACTION ACCOUNTS	3.71	0.74	97	3.24	0.62	97	3.21	0.81	94	2.82	0.75	2.07	0.90
OTHER SAVINGS DEPOSITS	0.72	0.63	68	0.72	0.62	71	0.75	0.76	57	0.81	0.79	0.90	0.91
TIME DEPS OVER \$100M	1.43	2.41	16	1.37	2.36	16	1.37	2.49	10	2.06	2.58	2.00	2.93
ALL OTHER TIME DEPOSITS	0.86	2.73	4	1.76	2.71	6	1.95	2.85	9	2.50	2.95	2.69	3.18
DEPOSITS IN FOREIGN OFFICES	1.33	0.60	87	1.43	0.64	90	1.79	0.73	91	1.88	0.75	2.31	0.91
FEDERAL FUNDS PURCHASED & REPOS	1.18	1.16	72	1.34	1.10	79	1.44	1.28	79	1.59	1.32	1.87	1.54
OTHER BORROWED MONEY	11.08	3.07	98	12.83	3.05	98	27.38	3.12	98	26.07	3.28	46.49	3.55
SUBORD NOTES & DEBENTURES	5.68	3.25	69	5.17	3.22	65	5.43	3.17	65	5.47	3.23	5.99	3.19
ALL INTEREST-BEARING FUNDS	1.84	1.46	75	1.95	1.43	83	2.07	1.60	82	2.23	1.65	2.50	1.88

One Quarter Annualized Income Analysis

This page presents a quarter-by-quarter analysis of income and expense. Five consecutive single quarters of historical financial information are shown.

The analysis differs from the year-to-date presentation in the remainder of the UBPR in that the income or expense attributed to one quarter is annualized (multiplied by 4) and compared to average asset or liability balances for that quarter. The resulting information permits the user to associate changes in earnings with a specific quarter and is a useful supplement to year-to-date earnings analysis.

The following rules apply to income, expense, asset and liability balances in **One Quarter Annualized Income Analysis**:

For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4.

For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4.

For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4.

The appropriate asset or liability, i.e. loans will generally come from schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on RC-K, end-of-period balances are used.

The presentation of information on page twelve follows that of the analysis on pages one and three. An overall analysis of earnings and profitability is followed by details on loan and lease, capitalization, yield and cost information. The report of condition and report of income compo-

nents used in calculations follow those used on pages one and three. Refer to those pages for definition of components used in ratios. Ratios using after tax income and dividends have been adjusted for assumed tax rates. See Section II Technical Information.

Earnings and Profitability

Interest Income (TE)

All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

Interest Expense

Total interest expense divided by average assets.

Net Interest Income (TE)

Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

Noninterest Income

Income derived from bank services and sources other than interest-bearing assets, divided by average assets.

Noninterest Expense

Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets.

Provision-Loan/Lease Losses

Provision for loan and lease-financing receivables losses divided by average assets.

Pretax Operating Income (TE)

Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expenses, the provision for loan and lease-financing receivables losses and the

provision for allocated transfer risk, divided by average assets.

Realized Gain/Loss Secs

Pretax net gains or losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts. After December 31, 1993 includes available-for-sale and held-to-maturity transactions divided by average assets.

Pretax Net Operating Income (TE)

Pretax operating income, plus securities gains or losses, divided by average assets.

Net Operating Income

After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets.

Adjusted Net Oper Income

Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease losses, less net loan and lease losses, divided by average assets.

Net Income Adjusted Sub S

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, divided by average assets adjusted for sub chapter S status. Estimated income taxes are substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes plus non-deductible interest expense to carry tax exempt securities less tax exempt income from securities issued by states and political subdivisions, less tax exempt income from leases, less tax exempt income from other obligations of states and political subdivisions. (See appendix A-3 for tax table)

Please note that this ratio will be displayed only for banks that elect subchapter S status.

Net Income

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes divided by average assets.

Margin Analysis:

Interest Income (TE)/Average Earning Assets

Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

Interest Expense/Average Earning Assets

Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

Net Interest Income (TE)/Average Earning Assets

Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

Interest Income (TE) To Average Earned Assets

Loan & Lease Analysis

Net Loss to Average Total Loan & Lease

Gross loan and lease charge-offs, less gross recoveries (includes allocated transfer risk reserve charge-offs and recoveries), divided by average total loans and leases.

Earnings Coverage of Net Loss (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease-financing receivable losses divided by net loan and lease losses.

Loan & Lease Allowance Net Losses (X)

Ending balance of the allowance for possible loan and lease-financing receivable losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Capitalization

Cash Dividends to Net Income

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption.

Retain Earns to Average Total Equity

Net income, less cash dividends declared, divided by average equity capital.

Yield on or cost of:

Total Loans & Lease (TE)

Interest and fees on loans and income on direct lease-financing receivables, plus the tax benefit on tax-exempt loan and lease income, divided by average total loans and lease-financing receivables. See Appendix B regarding the calculation of tax benefits.

Loans in Domestic Offices

Interest and fees on loans held in domestic offices divided by average domestic office loans.

Real Estate Loans

Interest and fees on domestic office loans secured primarily by real estate, divided by average domestic real estate loans.

Commercial & Industrial Loans

Interest and fees on domestic office commercial and industrial loans, divided by average domestic commercial and industrial loans.

Individual Loans

Interest and fees on domestic office loans to individuals for house-

hold, family and other personal expenditures divided by average domestic loans to individuals for household, family, and other personal expenditures.

Credit Card Plans

Interest and fees on credit card plans divided by the average for credit card and related plans.

Agricultural Loans

Interest and fees on domestic office loans to finance agricultural production divided by average domestic loans to finance agricultural production.

Loans in Foreign Offices

Interest and fees on loans in foreign offices divided by average loans in foreign offices. Available for banks filing call form 031.

Total Investment Securities (TE)

Income on securities not held in trading accounts, plus the estimated tax benefit on tax-exempt municipal securities income, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

Total Investment Securities(Book)

Income on securities not held in trading accounts, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

US Treasury & Agency (Excluding MBS)

Income on U.S. Treasury securities and U.S. government agency obligations divided by average U. S. Treasury securities and U.S. government agency obligations. Excludes mortgage backed securities. Available from March 31, 2001 forward.

Mortgage Backed Securities

Income on mortgage backed securi-

ties divided by the average for those securities.

All Other Securities

Income on all other securities divided by the average for those securities. Includes taxable and tax exempt obligations issued by state and local subdivisions.

Interest-Bearing Bank Balances

Interest on balances due from depository institutions divided by the average of interest-bearing balances due from depository institutions carried in domestic and foreign office.

Federal Funds Sold & Resales

Income on federal funds sold and securities purchased under agreements to resell divided by the average of federal funds sold and securities purchased under agreements to resell.

Total Interest-Bearing Deposits

Interest on all interest-bearing time and savings deposits in domestic and foreign offices divided by average interest-bearing time and savings deposits in domestic and foreign offices.

Transaction Accounts

Interest on transaction accounts (NOW accounts, ATS accounts, and

telephone and preauthorized transfer accounts) divided by the average balance of such deposits.

Other Savings Deposits

For quarters from March 31 2001 forward includes interest on other savings deposits (all savings accounts and money market deposits accounts) divided by the average of such deposits. For quarters prior to March 31, 2001 excludes MMDA's.

Time Deps over \$100M or More

Interest on time certificates of deposit of \$100 thousand or more issued by domestic offices divided by the average of domestic time certificates of deposit of \$100 thousand or more. From March 31, 1997, time deposits open accounts; are included

All Other Time Deposits

Interest on all domestic time deposits of less than \$100,000 and open-account time deposits of \$100,000 or more, divided by the average of such deposits. From March 31, 1997 forward, time deposit open accounts not included.

Deposits in Foreign Offices

Interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBF's divided by the average for such deposits. Available for banks filing call form 031.

Federal Funds Purchased & Repos

The expense of federal funds purchased and securities sold under agreements to repurchase divided by the average of federal funds purchased and securities sold under agreements to repurchase.

Other Borrowed Money

Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money divided by the average of interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money.

Subordinated Notes & Debentures

Interest on notes and debentures subordinated to deposits divided by the average of notes and debentures subordinated to deposits.

All Interest-Bearing Funds

Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, interest expense on mortgage and capitalized leases divided by the average of the liabilities or funds that generated those expenses.

CHARTER

COUNTY

SECURITIZATION AND ASSET SALE ACTIVITIES

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999	PERCENT 1 QTR	CHANGE 1 YEAR
SECURITIZATION ACTIVITIES	28,589,000	25,247,000	4,783,000	NA	NA	7.36	13.24
1-4 FAMILY RESIDENTIAL LOANS	20,317,000	18,983,000	0	NA	NA	9.19	7.03
HOME EQUITY LINES	306,000	476,000	104,000	NA	NA	-11.82	-35.71
CREDIT CARD RECEIVABLES	0	0	0	NA	NA	NA	NA
AUTO LOANS	5,537,000	3,929,000	2,955,000	NA	NA	2.39	40.93
COMMERCIAL & INDUSTRIAL LOANS	2,337,000	1,709,000	0	NA	NA	8.09	36.75
ALL OTHER LOANS AND LEASES	92,000	150,000	1,724,000	NA	NA	-11.54	-38.67
RETAINED INTEREST-ONLY STRIPS	111,000	197,000	160,000	NA	NA	-50.00	-43.65
1-4 FAMILY RESIDENTIAL LOANS	0	0	0	NA	NA	NA	NA
HOME EQUITY LOANS	0	0	0	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA	NA	NA
AUTO LOANS	109,000	193,000	154,000	NA	NA	-50.45	-43.52
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA	NA	NA
ALL OTHER LOANS AND LEASES	2,000	4,000	6,000	NA	NA	0.00	-50.00
RETAINED CREDIT ENHANCEMENTS	141,000	42,000	0	NA	NA	370.00	235.71
1-4 FAMILY RESIDENTIAL LOANS	0	0	0	NA	NA	NA	NA
HOME EQUITY LOANS	0	0	0	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA	NA	NA
AUTO LOANS	121,000	5,000	0	NA	NA	1,244.44	2,320.00
COMMERCIAL & INDUSTRIAL LOANS	10,000	27,000	0	NA	NA	-9.09	-62.96
ALL OTHER LOANS AND LEASES	10,000	10,000	0	NA	NA	0.00	0.00
UNUSED LIQUIDITY COMMITMENTS	0	0	0	NA	NA	NA	NA
SELLERS INTEREST IN SECS & LOANS	26,000	33,000	0	NA	NA	-25.71	-21.21
HOME EQUITY LINES	0	0	0	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	26,000	33,000	0	NA	NA	-25.71	-21.21
TOTAL RETAINED CREDIT EXPOSURE	252,000	239,000	160,000	NA	NA	0.00	5.44
ASSET BACKED COMMML PAPER COND	30,637,000	39,015,000	36,852,000	NA	NA	-15.61	-21.47
CR EXP SPONS BY BANK & OTHER	1,903,000	3,428,000	2,951,000	NA	NA	-44.49	-44.49
LIQUID COMM BY BANK & OTHER	28,734,000	35,587,000	33,901,000	NA	NA	-12.60	-19.26
ACTIVITY %TOTAL ASSETS							
SECURITIZATION ACTIVITIES	4.55	4.06	0.89	NA	NA		
1-4 FAMILY RESIDENTIAL LOANS	3.23	3.05	0.00	NA	NA		
HOME EQUITY LINES	0.05	0.08	0.02	NA	NA		
CREDIT CARD RECEIVABLES	0.00	0.00	0.00	NA	NA		
AUTO LOANS	0.88	0.63	0.55	NA	NA		
COMMERCIAL & INDUSTRIAL LOANS	0.37	0.27	0.00	NA	NA		
ALL OTHER LOANS AND LEASES	0.01	0.02	0.32	NA	NA		
ASSET BACKED COMMML PAPER COND	4.87	6.27	6.85	NA	NA		
CR EXP SPONS BY BANK & OTHER	0.30	0.55	0.55	NA	NA		
LIQUID COMM BY BANK & OTHER	4.57	5.72	6.30	NA	NA		
PERCENT OF TOT MANAGED ASSETS ON BALANCE SHEET & SEC ASSETS							
1-4 FAMILY RESIDENTIAL LOANS	35.50	33.75	20.79	NA	NA		
HOME EQUITY LINES	3.29	2.39	1.82	NA	NA		
CREDIT CARD RECEIVABLES	0.00	0.00	0.00	NA	NA		
AUTO LOANS	17.68	15.63	13.95	NA	NA		
COMMERCIAL & INDUSTRIAL LOANS	22.51	25.87	33.56	NA	NA		
ALL OTHER LOANS AND LEASES	21.02	22.36	29.87	NA	NA		

Securitization and Asset Sale Activities

Data on bank securitization activities comes principally from call report schedule RC-S. This information is available for all banks and was first reported on the June 30, 2001 call report. Bank information is presented in dollar and percentage formats and no peer group information is calculated. One year and annualized quarterly growth rates are calculated for dollar items on page 13.

Securitization Activities

The total of all securitized assets from call schedule RC-S item 1, columns a:g.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 Family Residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of securitized home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of securitized auto loans reported on RC-S item 1, column d.

Commercial and industrial Loans

Dollar amount of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of securitized other consumer loans plus all other loans

reported on RC-S item 1, columns e and g.

Retained Interest Only Strips

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g.

1-4 Family Residential Loans

Dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans reported on RC-S item 2.a, column a.

Home Equity Lines

Dollar amount of credit exposure from retained interest only strips on home equity lines reported on RC-S item 2.a, column b.

Credit Card Receivables

Dollar amount of credit exposure from retained interest only strips on credit card receivables reported on RC-S item 2.a, column c.

Auto Loans

Dollar amount of credit exposure from retained interest only strips on auto loans reported on RC-S item 2.a, column d.

Commercial and Industrial Loans

Dollar amount of credit exposure from retained interest only strips on commercial and industrial loans reported on RC-S item 2.a, column f.

All Other Loans and Leases

Dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans reported on RC-S item 2.a, columns e and g.

Retained Credit Enhancements

From March 31, 2001 through December 31, 2002 includes the total of All Other Credit Enhancements

from call schedule RC-S items (RCFDB719) through (RCFDB725). From March 31, 2003 forward includes the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC393) through (RCFDC406)

1-4 Family Residential Loans

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on 1-4 Family Residential Loans reported on RC-S item (CFDB719). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC393) plus (RCFDC400)

Home Equity Lines

From March 31, 2001 through December 31, 2002 includes RC-S All Other Credit Enhancements on Home Equity Lines reported on RC-S item (RCFDB720). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC394) plus (RCDDC401)

Credit Card Receivables

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Credit Card Receivables reported on RC-S item (RCFDB721). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC395) plus (RCFDC402)

Auto Loans

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Auto Loans reported on RC-S items (RCFDB722). From March 31, 2003 forward includes Subordinated Securities,

Stand By Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC396) plus (RCFDC403).

Commercial and Industrial Loans

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Commercial and Industrial Loans reported on RC-S item (RCFDB724). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC398) plus (RCFDC405).

All Other Loans and Leases

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Other Consumer Loans plus All Other Loans reported on RC-S item (RCFDB723) plus (RCFDB725). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements from call schedule RC-S or the sum of items (RCFDC397), (RCFDC399), (RCFDC404) and (RCFDC406).

Unused Liquidity Commitments

Dollar amount of unused commitments to provide liquidity to asset sold and securitized as reported on call item 3, columns a:g.

Sellers Interest in Securities and Loans

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns b, c and f.

Home Equity Lines

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns b.

Credit Card Receivables

Dollar amount of ownership (or sell-

ers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns c.

Commercial and Industrial Loans

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns f.

Total Retained Credit Exposure

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g plus total of all other credit enhancements from call schedule RC-S item 2.b columns a:g.

Asset Backed by Commercial Paper Conduits

Dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures as reported in RC-S items 3.a, 1 & 2 and 3.b, 1 & 2.

Credit Exposure Sponsored by Bank and Others

Dollar amount of credit enhancements arising from conduit structures as reported in RC-S items 3.a, 1 & 2.

Liquidity Commitments by Bank and Others

Dollar amount of commitments to provide liquidity to conduit structures as reported in RC-S items 3.b, 1 & 2.

Activity % of Total Assets

Each component of securitization activity is expressed as a percentage of total assets.

Securitization Activities

The total of all securitized assets from call schedule RC-S item 1. columns a:g, as a percent of total assets from RC item 12.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 Family Residential loans reported on RC-S item 1, column a, as a percent of total assets from RC item 12.

Home Equity Lines

Dollar amount of securitized home equity lines reported on RC-S item 1, column b, as a percent of total assets from RC item 12.

Credit Card Receivables

Dollar amount of securitized credit card receivables reported on RC-S item 1, column c, as a percent of total assets from RC item 12.

Auto Loans

Dollar amount of securitized auto loans reported on RC-S item 1, column d as a percent of total assets from RC item 12.

Commercial and Industrial Loans

Dollar amount of securitized commercial and industrial loans reported on RC-S item 1, column f as a percent of total assets from RC item 12.

All Other Loans and Leases

Dollar amount of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g as a percent of total assets from RC item 12.

Asset Backed by Commercial Paper Conduits

Dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures as reported in RC-S items 3.a, 1 & 2 and 3.b, 1 & 2 as a percent of total assets from RC item 12.

Credit Exposure Sponsored by Bank and Others

Dollar amount of credit enhancements arising from conduit structures as reported in RC-S items 3.a, 1 & 2 as a percent of total assets from RC item 12.

Liquidity Commitments by Bank and Others

Dollar amount of commitments to provide liquidity to conduit structures as reported in RC-S items 3.b, 1 & 2 as a percent of total assets from RC item 12.

Percent of Total Managed Assets on Balance Sheet & Securitized Assets

The total of managed assets as reported on the balance sheet plus related securitized assets are expressed as a percentage of total assets plus total securitized assets.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 Family Residential loans reported on RC-S item 1, column a. plus loans secured by 1-4 family residential real estate as reported on RC-C items 1.c.2 a & b as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Home Equity Lines

Dollar amount of securitized home equity lines reported on RC-S item 1, column b plus home equity lines of credit from RC-C item 1.2.1 as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Credit Card Receivables

Dollar amount of securitized credit card receivables reported on RC-S item 1, column c. plus loans to individuals on cards on RC-C item 6.a as a percent of total assets from schedule RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. column a:g.

Auto Loans

Dollar amount of securitized auto loans reported on RC-S item 1, column d. plus other consumer loans from RC item 6.c as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Commercial and Industrial Loans

Dollar amount of securitized commercial and industrial loans reported on RC-S item 1, column f plus commercial and industrial loans from RC item 4 as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

All Other Loans and Leases

Dollar amount of securitized other consumer loans plus all other loans reported on call schedule RC-S item 1, columns e and g plus total loans and leases RC-C item 12, less revolving lines secured by 1-4 family properties 1.c.1, less closed end loans secured by 1-4 family properties item 1.c.2, less loans to individuals on credit cards 6.a, less other consumer loans item RC-C 6.c, less commercial and industrial loans from RC-C item 4 as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

SECURITIZATION AND ASSET SALE ACTIVITIES

	<u>12/31/2003</u>	<u>12/31/2002</u>	<u>12/31/2001</u>	<u>12/31/2000</u>	<u>12/31/1999</u>
% TOT SECURITIZATION ACT BY TYPE					
RETAINED INT ONLY STRIPS	0.39	0.78	3.35	NA	NA
1-4 FAMILY RESIDENTIAL LOANS	0.00	0.00	NA	NA	NA
HOME EQUITY LINES	0.00	0.00	0.00	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	1.97	4.91	5.21	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0.00	0.00	NA	NA	NA
ALL OTHER LOANS AND LEASES	2.17	2.67	0.35	NA	NA
RETAINED CREDIT ENHANCEMENT	0.49	0.17	0.00	NA	NA
1-4 FAMILY RESIDENTIAL LOANS	0.00	0.00	NA	NA	NA
HOME EQUITY LINES	0.00	0.00	0.00	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	2.19	0.13	0.00	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0.43	1.58	NA	NA	NA
ALL OTHER LOANS AND LEASES	10.87	6.67	0.00	NA	NA
UNUSED COMM TO PROVIDE LIQUIDITY	0.00	0.00	0.00	NA	NA
SELLERS INT IN SECS& LNS % TRUST	0.09	0.13	0.00	NA	NA
HOME EQUITY LINES	0.00	0.00	0.00	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
COMMERCIAL AND INDUSTRIAL LOANS	1.11	1.93	NA	NA	NA
PERCENT OF TIER 1 CAPITAL					
TOTAL RETAINED CREDIT EXPOSURE	0.72	0.75	0.51	NA	NA
RETAINED INTEREST-ONLY STRIPS	0.32	0.62	0.51	NA	NA
RETAINED CREDIT ENHANCEMENTS	0.40	0.13	0.00	NA	NA
30-89 DAY PD SECURITIZED ASSETS					
1-4 FAMILY RESIDENTIAL LOANS	522,000	595,000	0	NA	NA
HOME EQUITY LINES	30,000	30,000	2,000	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA
AUTO LOANS	64,000	52,000	39,000	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA
ALL OTHER LOANS AND LEASES	2,000	2,000	37,000	NA	NA
TOTAL 30-89 DAY PD SECUR ASSET	618,000	679,000	78,000	NA	NA
90+ DAYS PD SECURITIZED ASSETS					
1-4 FAMILY RESIDENTIAL LOANS	585,000	651,000	0	NA	NA
HOME EQUITY LINES	12,000	21,000	0	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA
AUTO LOANS	12,000	11,000	9,000	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA
ALL OTHER LOANS AND LEASES	1,000	2,000	4,000	NA	NA
TOTAL 90 + DAY PD SECUR ASSET	610,000	685,000	13,000	NA	NA
TOTAL PAST DUE SECURITIZED ASSETS	1,228,000	1,364,000	91,000	NA	NA
NET LOSSES SECURITIZED ASSETS					
1-4 FAMILY RESIDENTIAL LOANS	164,000	180,000	0	NA	NA
HOME EQUITY LINES	27,000	36,000	0	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA
AUTO LOANS	23,000	20,000	10,000	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA
ALL OTHER LOANS AND LEASES	2,000	6,000	3,000	NA	NA
TOTAL NET CHARGE OFF SECUR ASSET	216,000	242,000	13,000	NA	NA

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% Total Securitization by Type

The type of securitization is expressed as a percentage of total securitized and sold assets by type.

Retained Interest Only Strips

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g as a percentage of total of all securitized assets from call schedule RC-S item 1. columns a:g.

1-4 Family Residential Loans

Dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans reported on RC-S item 2.a, column a as a percentage of securitized 1-4 family residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of credit exposure from retained interest only strips on home equity lines reported on RC-S item 2.a, column b as a percentage of securitized home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of credit exposure from retained interest only strips on credit card receivables reported on RC-S item 2.a, column c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of credit exposure from retained interest only strips on auto loans reported on RC-S item 2.a, column d as a percentage of securitized auto loans reported on RC-S item 1, column d.

Commercial and Industrial Loans

Dollar amount of credit exposure from retained interest only strips on

commercial and industrial loans reported on RC-S item 2.a, column f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans reported on RC-S item 2.a, columns e and g as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g.

Retained Credit Enhancement

The total of all other credit enhancements from call schedule RC-S item 2. columns a:g as a percentage of total of all securitized assets from call schedule RC-S item 1. columns a:g.

1-4 Family Residential Loans

Dollar amount of all other credit enhancements on 1-4 Family Residential loans reported on RC-S item 2.b, column a as a percentage of securitized 1-4 family residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of all other credit enhancements on home equity lines reported on RC-S item 2.b column b, as a percentage of home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of all other credit enhancements on credit card receivables reported on RC-S item 2.b, column c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of all other credit enhancements on auto loans reported

on RC-S item 2.b, column d as a percentage of securitized auto loans reported on RC-S item 1, column d.

Commercial and Industrial Loans

Dollar amount of all other credit enhancements on commercial and industrial loans reported on RC-S item 2.b, column f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of all other credit enhancements on other consumer loans plus all other loans reported on RC-S item 2.a, columns e and g as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g.

Unused Commitments to Provide Liquidity

Dollar amount of unused commitments to provide liquidity to asset sold and securitized as reported on call item 3, columns a:g as a percentage of all securitized assets from call schedule RC-S item 1. columns a:g.

Sellers Interest in Securities and Loans

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns b, c and f. as a percentage of all securitized assets from call schedule RC-S item 1. columns a:g.

Home Equity Lines

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b column b, as a percentage of home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Commercial and Industrial Loans

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

Percent of Tier 1 Capital

Total Retained Credit Exposure

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g plus the total of all other credit enhancements from call schedule RC-S item 2.b columns a:g as a percentage of tier 1 capital. See definitions on UBPR page 11a for details on tier 1 capital.

Retained Interest Only Strips

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g as a percentage of tier 1 capital. See definitions on UBPR page 11a for details on tier 1 capital.

Retained Credit Enhancements

The total of all other credit enhancements from call schedule RC-S item 2.b as a percentage of tier 1 capital. See definitions on UBPR page 11a for details on tier 1 capital.

30-89 Day Past Due Securitized Assets

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 30 to 89 days past due as reported in RC-S item 4.a column a.

Home Equity Lines

Dollar amount of securitized home equity lines 30 to 89 days past due as reported in RC-S item 4.a, column b.

Credit Card Receivables

Dollar amount of securitized credit card receivables 30 to 89 days past due as reported in RC-S item 4.a column c.

Auto Loans

Dollar amount of securitized auto loans 30 to 89 days past due as reported in RC-S item 4.a, column d.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 30 to 89 days past due as reported in RC-S item 4.a, column f.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 30 to 89 days past due as reported in RC-S item 4.a, column e & g.

Total 30-89 Day Past Due Securitized Assets

Dollar amount of all securitized loans and leases 30 to 89 days past due as reported in RC-S, item 4.a, columns a:g.

90+ Days Past Due Securitized Assets

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 90 days and over past due as reported in RC-S item 4.b column a.

Home Equity Lines

Dollar amount of securitized home equity lines 90 days and over past due as reported in RC-S item 4.b, column b.

Credit Card Receivables

Dollar amount of securitized credit

card receivables 90 days and over past due as reported in RC-S item 4.b column c.

Auto Loans

Dollar amount of securitized auto loans 90 days and over as reported in RC-S item 4.b, column d.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 90 days and over due as reported in RC-S item 4.b, column f.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 90 days and over past due as reported in RC-S item 4.b, column e & g.

Total 90 Plus Days Past Due Securitized Assets

Dollar amount of all securitized loans and leases 90 plus days past due as reported in RC-S, item 4.b, columns a:g.

Total Past Due Securitized Assets

Dollar amount of all securitized loans and leases past due as reported in RC-S items 4a and 4b columns a:g.

Net Losses Securitized Assets

Net losses are defined as chargeoffs less recoveries by each securitization category.

1-4 Family Residential Loans

Dollar amount of net chargeoffs for securitized 1-4 family residential loans as reported in RC-S column a, items 5.a less item 5b.

Home Equity Lines

Dollar amount of net chargeoffs for securitized home equity lines as reported in RC-S column b, items 5a less 5b.

Credit Card Receivables

Dollar amount of net chargeoffs for securitized credit card receivables as reported in RC-S column c, items, 5a less 5b.

Auto Loans

Dollar amount of net chargeoffs for securitized auto loans as reported in RC-S column d, items 5a less 5b.

Commercial and Industrial

Dollar amount of net chargeoffs for securitized commercial and industrial loans as reported in RC-S column f, items 5a less 5b.

All Other Loans and Leases

Dollar amount of net chargeoffs for securitized all other loans and leases

as reported in RC-S columns e & g, items 5a less item 5b.

**Total New Chargeoffs
Securitized Assets**

Dollar amount of all net chargeoffs for securitized loan and leases as reported in RC-S, columns a:g, items 5a less 5b.

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CHARTER

COUNTY

SECURITIZATION AND ASSET SALE ACTIVITIES

	<u>12/31/2003</u>	<u>12/31/2002</u>	<u>12/31/2001</u>	<u>12/31/2000</u>	<u>12/31/1999</u>
30-89 DAY PD SECURITIZED ASSETS %					
1-4 FAMILY RESIDENTIAL LOANS	2.57	3.13	NA	NA	NA
HOME EQUITY LINES	9.80	6.30	1.92	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	1.16	1.32	1.32	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0.00	0.00	NA	NA	NA
ALL OTHER LOANS AND LEASES	2.17	1.33	2.15	NA	NA
TOTAL 30-89 DAY PD SECUR ASSET	2.16	2.69	1.63	NA	NA
90+ DAY PD SECURITIZED ASSETS					
1-4 FAMILY RESIDENTIAL LOANS	2.88	3.43	NA	NA	NA
HOME EQUITY LINES	3.92	4.41	0.00	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	0.22	0.28	0.30	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0.00	0.00	NA	NA	NA
ALL OTHER LOANS AND LEASES	1.09	1.33	0.23	NA	NA
TOTAL 90 + DAY PD SECUR ASSET	2.13	2.71	0.27	NA	NA
TOTAL PD SECURITIZED ASSETS %	4.30	5.40	1.90	NA	NA
NET LOSSES ON SECURITIZED ASSETS%					
1-4 FAMILY RESIDENTIAL LOANS	0.87	1.46	NA	NA	NA
HOME EQUITY LINES	6.91	13.80	0.00	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	0.50	0.49	0.43	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0.00	0.00	0.00	NA	NA
ALL OTHER LOANS AND LEASES	1.67	1.24	0.40	NA	NA
NET LOSSES ON SECUR ASSETS	0.83	1.36	0.20	NA	NA
30-89 DAY PD MANAGED ASSETS %					
1-4 FAMILY RESIDENTIAL LOANS	NA	NA	0.78	NA	NA
HOME EQUITY LINES	0.91	1.26	0.99	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	0.00	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0.85	0.47	0.45	NA	NA
ALL OTHER LOANS AND LEASES	1.77	0.65	0.92	NA	NA
TOTAL 30-89 DAY PD MANAGE ASSET	1.48	1.34	0.90	NA	NA
90+ DAY PD MANAGED ASSETS %					
1-4 FAMILY RESIDENTIAL LOANS	NA	NA	0.00	NA	NA
HOME EQUITY LINES	0.17	0.42	0.00	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	0.00	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0.09	0.08	0.01	NA	NA
ALL OTHER LOANS AND LEASES	0.00	0.02	0.06	NA	NA
TOTAL 90 + DAY PD MANAGE ASSET	0.31	0.36	0.03	NA	NA
TOTAL PAST DUE MANAGED ASSETS %	1.79	1.69	0.93	NA	NA
NET LOSSES ON MANAGED ASSETS %					
1-4 FAMILY RESIDENTIAL LOANS	0.24	0.39	0.06	NA	NA
HOME EQUITY LINES	0.47	0.88	0.03	NA	NA
CREDIT CARD RECEIVABLES	NA	0.00	0.00	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	1.44	3.02	1.38	NA	NA
ALL OTHER LOANS AND LEASES	0.18	0.41	0.22	NA	NA
NET LOSSES ON MANAGE ASSETS	0.18	0.41	0.22	NA	NA

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30-89 Day Past Due Securitized Assets %

Delinquencies are expressed as a percentage of securitized assets by category.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 30 to 89 days past due as reported in RC-S item 4.a column a as a percentage of securitized 1-4 Family Residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of securitized home equity lines 30 to 89 days past due as reported in RC-S item 4.a, column b as a percentage of home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of securitized credit card receivables 30 to 89 days past due as reported in RC-S item 4.a column c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of securitized auto loans 30 to 89 days past due as reported in RC-S item 4.a, column d as a percentage of securitized auto loans reported on RC-S item 1, column d.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 30 to 89 days past due as reported in RC-S item 4.a, column f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 30 to 89 days past due as reported in RC-S item 4.a,

column e & g as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g.

Total 30-89 Day Past Due Securitized Assets

Dollar amount of all securitized loans and leases 30 to 89 days past due as reported in RC-S, item 4.a, columns a:g as a percentage of the total of all securitized assets from call schedule RC-S item 1. columns a:g.

90+ Day Past Due Securitized Assets %

Delinquencies are expressed as a percentage of securitized assets by category.

1-4 FAMILY RESIDENTIAL LOANS

Dollar amount of securitized 1-4 family residential loans 90 plus days past due as reported in RC-S item 4.b column a as a percentage of securitized 1-4 Family Residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of securitized home equity lines 90 plus days past due as reported in RC-S item 4.b, column b as a percentage of home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of securitized credit card receivables 90 plus days past due as reported in RC-S item 4.b column c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of securitized auto loans 90 plus days past due as reported in RC-S item 4.b, column d as a percentage of securitized auto loans reported on RC-S item 1, column d.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 90 plus days past due as reported in RC-S item 4.b, column f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 90 plus days past due as reported in RC-S item 4.b, column e & g as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g.

Total 90 + Days Past Due Securitized Assets

Dollar amount of all securitized loans and leases 90 plus days past due as reported in RC-S, item 4.b, columns a:g as a percentage of the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Total Past Due Securitized Assets %

Dollar amount of all past due securitized loans and leases in RC-S, items 4.a and 4b, columns a:g as a percentage of the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Net Losses Securitized Assets %

Net losses each securitization category are annualized then expressed as a percentage of a 5 quarter annual average of the related securitized assets.

1-4 Family Residential Loans

Annualized net chargeoffs for securitized 1-4 family residential loans as reported in RC-S column a, items 5.a less item 5b as a percentage of securitized 1-4 Family Residential

loans reported on RC-S item 1, column a. Securitized assets are averaged for 5 quarters.

Home Equity Lines

Annualized net chargeoffs for securitized home equity lines as reported in RC-S column b, items 5a less 5b as a percentage of home equity lines reported on RC-S item 1, column b. Securitized assets are averaged for 5 quarters.

Credit Card Receivables

Annualized net chargeoffs for securitized credit card receivables as reported in RC-S column c, items, 5a less 5b as a percentage of securitized credit card receivables reported on RC-S item 1, column c. Securitized assets are averaged for 5 quarters.

Auto Loans

Annualized net chargeoffs for securitized auto loans as reported in RC-S column d, items 5a less 5b, as a percentage of securitized auto loans reported on RC-S item 1, column d. Securitized assets are averaged for 5 quarters.

Commercial and Industrial

Annualized net chargeoffs for securitized commercial and industrial loans as reported in RC-S column f, items 5a less 5b as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f. Securitized assets are averaged for 5 quarters.

All Other Loans and Leases

Annualized net chargeoffs for securitized all other loans and leases as reported in RC-S columns e & g, items 5a less item 5b expressed as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g. Securitized assets are averaged for 5 quarters.

Net Charge Losses Securitized Assets

Dollar amount of all net chargeoffs

for securitized loan and leases as reported in RC-S, columns a:g, items 5a less 5b as a percentage of the total of all securitized assets from call schedule RC-S item 1. columns a:g. Securitized assets are averaged for 5 quarters.

30-89 Day Past Due Managed Assets %

Delinquencies are combined for on-balance sheet and securitized assets.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 30 to 89 days past due as reported in RC-S item 4.a column a plus 1-4 family residential loans 30-89 days past due as reported on RC-N item 1.c.2 column a as a percent of securitized 1-4 Family Residential loans reported on RC-S item 1, column a. plus loans secured by 1-4 family residential real estate as reported on RC-C items 1.c.2 a & b.

Home Equity Lines

Dollar amount of securitized home equity lines 30 to 89 days past due as reported in RC-S item 4.a, column b plus revolving loans 30-89 days past due as reported on RC-N 1.c.1 column a as a percentage of securitized home equity lines reported on RC-S item 1, column b plus home equity lines of credit from RC-C item 1.2.1

Credit Card Receivables

Dollar amount of securitized credit card receivables 30 to 89 days past due as reported in RC-S item 4.a column c plus credit cards 30-89 days past due as reported in RC-N item 5.a column a as a percentage of securitized credit card receivables reported on RC-S item 1, column c. plus loans to individuals on cards on RC-C item 6.a.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 30 to 89 days past due as reported in RC-S item 4.a, column f plus commercial and industrial loans 30-89 days past

due as reported in RC-N item 4 column a as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f plus commercial and industrial loans from RC item 4.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 30 to 89 days past due as reported in RC-S item 4.a, column e & g plus loans and leases 30 to 89 days past due as reported on RC-N column a in the following categories: construction and land development item 1.a, plus secured by farm land item 1.b, plus secured by multifamily properties item 1.d, plus secured by non-farm nonresidential properties item 1.e, plus loans to depository institutions item 2, plus loans to finance agricultural production item 3, plus loans to foreign governments item 6, plus all other loans item 7, plus lease financing receivables item 8, as a percentage of securitized other consumer loans plus all other loans reported on call schedule RC-S item 1, columns e and g plus total loans and leases RC-C item 12, less revolving lines secured by 1-4 family properties 1.c.1, less closed end loans secured by 1-4 family properties item 1.c.2, less loans to individuals on credit cards item 6.a, less other consumer loans item RC-C 6.c, less commercial and industrial loans from RC-C item 4.

Total 30-89 Day Past Due Managed Assets

Dollar amount of all securitized loans and leases 30 to 89 days past due as reported in RC-S, item 4.a, columns a:g plus loans and leases 30 to 89 days past due as reported in RC-N items 1:8 as a percentage of all securitized assets as reported on RC-S item 1 columns a:g plus total loans and leases as reported on schedule RC-C item 12.

90 Plus Day Past Due Managed Assets %

Delinquencies are combined for on-balance sheet and securitized assets.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 90 plus days past due as reported in RC-S item 4.B column a plus 1-4 family residential loans 90 days past due as reported on RC-N item 1.c.2 column b as a percent of securitized 1-4 Family Residential loans reported on RC-S item 1, column a. plus loans secured by 1-4 family residential real estate as reported on RC-C items 1.c.2 a & b.

Home Equity Lines

Dollar amount of securitized home equity lines 90 plus days past due as reported in RC-S item 4.b, column b plus revolving loans 90 plus days past due as reported on RC-N 1.c.1 column b as a percentage of securitized home equity lines reported on RC-S item 1, column b plus home equity lines of credit from RC-C item 1.2.1

Credit Card Receivables

Dollar amount of securitized credit card receivables 90 plus days past due as reported in RC-S item 4.b column c plus credit cards 90 plus days past due as reported in RC-N item 5.a column b as a percentage of securitized credit card receivables reported on RC-S item 1, column c. plus loans to individuals on cards on RC-C item 6.a.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 90 plus days past due as reported in RC-S item 4.b, column f plus commercial and industrial loans 90 plus days past due as reported in RC-N item 4 column b as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f plus commercial and industrial loans from RC item 4.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 90- plus days past due as reported in RC-S item 4.b, column e & g plus loans and leases 30 to 89 days past due as reported

on RC-N column b in the following categories: construction and land development item 1.a, plus secured by farm land item 1.b, plus secured by multifamily properties item 1.d, plus secured by non-farm nonresidential properties item 1.e, plus loans to depository institutions item 2, plus loans to finance agricultural production item 3, plus loans to foreign governments item 6, plus all other loans item 7, plus lease financing receivables item 8, as a percentage of securitized other consumer loans plus all other loans reported on call schedule RC-S item 1, columns e and g plus total loans and leases RC-C item 12, less revolving lines secured by 1-4 family properties 1.c.1, less closed end loans secured by 1-4 family properties item 1.c.2, less loans to individuals on credit cards item 6.a, less other consumer loans item RC-C 6.c, less commercial and industrial loans from RC-C item 4.

Total 90 Plus Day Past Due Managed Assets

Dollar amount of all securitized loans and leases 90 plus days past due as reported in RC-S, item 4.b, columns a:g plus loans and leases 90 plus days past due as reported in RC-N items 1:8 column b as a percentage of all securitized assets as reported on RC-S item 1 columns a:g plus total loans and leases as reported on schedule RC-C item 12.

Total Past Due Managed Assets

Dollar amount of all securitized loans and leases past due as reported in RC-S items 4a and 4b, columns a:g plus loans and leases past due as reported in schedule RC-N items 1:8 as a percentage of all securitized assets as reported on RC-S item 1 columns a:g plus total loans and leases as reported on schedule RC-C item 12.

Net Losses on Managed Assets %

Net losses are combined for each securitized and on-balance sheet

asset category then annualized and expressed as a percentage of the related the related securitized and on-balance sheet assets. The denominator is a five period average.

1-4 Family Residential Loans

Annualized net chargeoffs on securitized 1-4 family residential loans as reported in RC-S column a item 5a less 5b plus net chargeoffs on 1-4 family residential loans as reported in RI-B item 1.c.2 column a less column b as a percent of securitized 1-4 Family Residential loans reported on RC-S item 1, column a. plus loans secured by 1-4 family residential real estate as reported on RC-C items 1.c.2 a & b. Denominator is averaged for 5 periods.

Home Equity Lines

Annualized net chargeoffs on securitized home equity lines as reported in RC-S column b item 5a less 5b plus net chargeoffs on revolving loans on RI-B item 1.c.1 column a less column b as a percentage of securitized home equity lines reported on RC-S item 1, column b plus home equity lines of credit from RC-C item 1.2.1. Denominator is averaged for 5 quarters.

Credit Card Receivables

Annualized net chargeoffs on securitized credit card receivables as reported in RC-S column c item 5a less 5b plus net chargeoffs on credit cards as reported in RI-B item 5.a column a less column b as a percentage of securitized credit card receivables reported on RC-S item 1, column c. plus loans to individuals on cards on RC-C item 6.a. Denominator is averaged for 5 quarters.

Commercial and Industrial

Annualized net chargeoffs on securitized commercial and industrial loans as reported in RC-S column f item 5a less 5b plus net chargeoffs on commercial and industrial loans as reported in RI-B item 4 column a less column b as a percent-

age of securitized commercial and industrial loans reported on RC-S item 1, column f plus commercial and industrial loans from RC item 4. Denominator is averaged for 5 quarters.

All Other Loans and Leases

Annualized net chargeoffs on securitized all other loans and leases 90- plus days past due as reported in RC-S columns e and g item 5a less 5b plus net chargeoffs on other loans and leases as reported in RI-B column a less column b in the following categories: construction and land development item 1.a, plus secured by farm land item 1.b, plus secured

by multifamily properties item 1.d, plus secured by non-farm nonresidential properties item 1.e, plus loans to depository institutions item 2, plus loans to finance agricultural production item 3, plus loans to foreign governments item 6, plus all other loans item 7, plus lease financing receivables item 8, as a percentage of securitized other consumer loans plus all other loans reported on call schedule RC-S item 1, columns e and g plus total loans and leases RC-C item 12, less revolving lines secured by 1-4 family properties 1.c.1, less closed end loans secured by 1-4 family properties item 1.c.2, less loans to individuals item 6.a, less other consumer loans item RC-C 6.c, less

commercial and industrial loans from RC-C item 4. Denominator is averaged for 5 quarters.

Net Losses on Managed Assets

Annualized net chargeoffs on securitized loans and leases as reported on schedule RC-S columns a:g item 5a less 5b plus net chargeoffs on loans and leases as reported in RI-B items 1 through 8 column a less b as a percentage of all securitized loans and leases as reported in schedule RC-S item 1 columns a:g plus total loans as reported on schedule RC-C item 12. Denominator is averaged for 5 quarters.